

CLAIMS

We claim:

1. A system for purchasing goods or services from a vendor, comprising:

- a) a plurality of prepaid credit cards each having a unique identification number and a monetary value printed on its face;
- b) storage means for storing said identification numbers and said monetary value for each of a plurality of prepaid credit cards;
- c) computing means for approving or disapproving a sale; and
- d) communication means for transmitting and receiving between said computing means and said vendor said identification number and a charge cost comprised of a price for said goods or services, whereby a customer using said prepaid credit card is enabled to anonymously purchase said goods or services.

15 2. A system as recited by claim 1, wherein said identification number is embossed on said credit card.

3. A system as recited by claim 1, wherein said identification number is encoded in a magnetic strip on said credit card.

20 4. A system as recited by claim 1, wherein said identification number includes a mark indicating card buyer status selected from the group consisting of minor and adult.

5. A method of payment for goods or services, comprising the steps of:

- a) purchasing a prepaid credit card of a predetermined value from a first vendor, said credit card having a unique identification number and having been issued by an issuing institution;
- b) presenting said prepaid credit card to a second vendor for payment of a charge cost composed of a price for said goods or services;
- c) transmitting said identification number and said charge cost to said issuing institution;
- d) deducting said charge cost from said predetermined value, if said predetermined value equals or exceeds said charge cost;
- e) transmitting sale approval to said second vendor, if said predetermined value equals or exceeds said charge cost; and
- f) transmitting sale disapproval to said second vendor, if said predetermined value does not equal or exceeds said charge cost,

15 whereby a customer is able to anonymously purchase said goods or services.

20 6. A method as recited by claim 5, wherein said identification number is embossed on said credit card.

7. A method as recited by claim 5, wherein said identification number is encoded in a magnetic strip on said credit card.

8. A method of payment for goods or services, comprising the steps of:

- a) issuing a plurality of prepaid credit cards of various predetermined values, said credit cards each having a unique identification number and being issued by an issuing institution;
- b) recording said identification number of each credit card with a corresponding predetermined value;
- c) distributing said credit cards to a plurality of first vendors;
- d) selling said credit cards at said predetermined value to customers, said selling being effected by said first vendors;
- e) purchasing a prepaid credit card of a predetermined value from one of said first vendors, said purchasing being effected by said customer;
- f) paying said issuing institution said predetermined value minus a sales commission;
- g) presenting said prepaid credit card to a second vendor for payment of a charge cost comprised of a price for said goods or services;
- h) transmitting said identification number and said charge cost to said issuing institution, the transmitting being effected by said second vendor;
- i) deducting said charge cost from said predetermined value, if said predetermined value equals or exceeds said charge cost;
- j) transmitting sale approval to said second vendor, if said predetermined value equals or exceeds said charge cost;

- k) transmitting sale disapproval to said second vendor, if said predetermined value does not equal or exceeds said charge cost; and
- l) paying said issuing institution a commission on said sale,
5 whereby a customer using said prepaid credit card is enabled to anonymously purchase said goods or services.